

# UNITED STATES BANKRUPTCY COURT

DISTRICT OF MINNESOTA  
DULUTH DIVISION

In re: DOUG L KURTZ  
JACQUELYN M KURTZ  
Debtor(s)

Case No.: 11-50067-RJK

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

KYLE L CARLSON, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2011.
- 2) The plan was confirmed on 03/29/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/26/2014.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 19,391.91.
- 10) Amount of unsecured claims discharged without full payment: 89,258.24.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

### Receipts:

Total paid by or on behalf of the debtor:	\$4,860.00
Less amount refunded to debtor:	\$.00

<b>NET RECEIPTS:</b>	<b>\$4,860.00</b>
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### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$2,349.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$327.33
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$2,676.33</b>
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Attorney fees paid and disclosed by debtor:	\$151.00
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### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
BANK OF AMERICA	Secured	107,000.00	.00	.00	.00	.00
CENTRACARE CLINIC	Unsecured	342.42	342.42	342.42	5.01	.00
CENTRAL MN EMERGENCY PHYSICIAN	Unsecured	279.16	NA	NA	.00	.00
COLDWELL BANKER BURNET	Unsecured	697.42	697.42	697.42	10.17	.00
DFS - DISCOVER FINANCIAL SERVICES	Unsecured	11,437.20	6,330.95	6,330.95	92.34	.00
DFS - DISCOVER FINANCIAL SERVICES	Unsecured	6,435.60	6,435.60	6,435.60	93.87	.00
DFS - DISCOVER FINANCIAL SERVICES	Unsecured	NA	5,106.25	5,106.25	74.48	.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,860.01	6,860.01	6,860.01	100.05	.00
FIFTH THIRD BANK	Unsecured	6,344.61	6,377.04	6,377.04	93.01	.00
GREAT RIVER FEDERAL CREDIT UNION	Unsecured	5,807.66	4,449.71	4,449.71	64.90	.00
GREAT RIVER FEDERAL CREDIT UNION	Unsecured	NA	986.42	986.42	14.39	.00
LOFSTROM LAW FIRM LLC	Unsecured	310.40	241.40	241.40	3.54	.00

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MATTHEW COOK	Unsecured	NA	NA	NA	.00	.00
MN DEPT OF REVENUE	Secured	NA	983.00	983.00	783.00	.00
NRT INC	Unsecured	697.42	NA	NA	.00	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	15,575.51	15,575.51	15,575.51	222.64	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	21,280.88	21,280.88	21,280.88	303.96	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	6,468.85	6,468.85	6,468.85	94.35	.00
PRA - PORTFOLIO RECOVERY ASSOCI/	Unsecured	3,511.97	3,511.97	3,511.97	51.22	.00
SALLIE MAE PC TRUST	Unsecured	7,285.88	7,204.60	7,204.60	105.08	.00
ST CLOUD HOSPITAL	Unsecured	977.52	900.52	900.52	13.14	.00
US BANK/ELAN/FIRSTAR BANK	Unsecured	9,461.71	4,012.30	4,012.30	58.52	.00
WELLS FARGO OPERATIONS CENTER	Secured	38,605.41	37,738.49	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	983.00	783.00	.00
<b>TOTAL SECURED:</b>	983.00	783.00	.00

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00

<b>GENERAL UNSECURED PAYMENTS:</b>	96,781.85	1,400.67	.00
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**Disbursements:**

Expenses of Administration:	\$2,676.33		
Disbursements to Creditors:	\$2,183.67		
<b>TOTAL DISBURSEMENTS:</b>			\$4,860.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/14/2014

By: /s/KYLE L CARLSON

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.